

Unwrap Holiday Happiness



Auto →



→ Travel



→ Home Renovation



→ Loan Consolidation

Apply for a Scotia Plan Loan for a chance to have some of your expenses* covered for up to one year!

Over \$150,000 TTD in prizes to be won! Three winners every two weeks until January.

Speak to a Scotiabank representative today.
Promotion ends 11th January, 2019.

FLEXIBLE PAYMENTS

FAST TURNAROUND

 #HolidayHappiness

It starts with you.™

*Conditions Apply. Subject to credit approval. Visit www.scotiabank.com and go to "more Scotiabank sites" to select your country. ™Trademark of The Bank of Nova Scotia.

Scotiabank Christmas Campaign Terms and Conditions

DEFINITIONS

The following definitions apply to these Terms and Conditions:

“**Eligible**” refers to any individual qualified to participate in this contest.

“**Individual**” means a person who has entered the contest during the Promotion Period.

“**Promotional Period**” means from October 8th, 2018 to January 11th, 2019, inclusive.

“**Promotion**” refers to this Scotia Plan Loan Promotion and not any of The Bank’s other promotions or programs.

“**Account**” refers to Scotia Plan Loans, Mortgages, credit cards, Scotia Line or any other credit product of the Bank

“**The Bank**” or “**Scotiabank**” means Scotiabank Trinidad and Tobago Limited.

ELIGIBILITY

1. This Promotion is open to legal residents of Trinidad and Tobago, 18 years of age or older with the exception of Scotiabank employees and/or those living in the same household of Scotiabank employees, their immediate families (spouses, parents, children and siblings and their respective spouses), as well as any of Scotiabank’s partner companies, subsidiaries and/or its advertising agency Valdez and Torry International and their immediate families.
2. To qualify for any Prize the Individual must be a Scotiabank customer whose account is in good standing which includes not being blocked, frozen, written off, or delinquent throughout the Promotional Period ending September 30, 2018.
3. An Individual's Prize earned through this Promotional Period will be forfeited in the event that the Individual ceases to be a Scotiabank customer at any time during the Promotional Period and/or ceases to be a Scotiabank account holder and/or whose account ceases to be in good standing which includes an account which is blocked, frozen, written off, or becomes delinquent during the Promotional Period ending January 11th, 2019 or delinquent for one (1) or more cycles within the past twelve (12) months.

HOW TO ENTER

4. Customers will automatically receive one (1) entry where during the promotional period (October 8th, 2018 to January 11th, 2019) they have (or open) a deposit account and:
 - a. Apply and be approved for a new Scotia Plan Loan, or
 - b. Refinance an existing Scotia Plan Loan

OFFICIAL RULES & REGULATIONS

5. The Promotion runs from October 8th, 2018 to January 11th, 2019 both dates inclusive and is available to all new and existing Scotiabank retail customers.
6. Scotia Plan Loans must be booked during the period October 8th, 2018 to January 11th, 2019 to qualify.

Campaign Prize:

7. Draw for 1 Grand Prize winner (TTD\$20,000) and 2 Consolation prize winners (TTD\$5,000) every 2 weeks during the Promotional period (dollar value up to TTD\$30,000 per draw for 6 draws).
8. The winners shall be determined by an automated random selection process conducted by the Bank.
9. The winners shall be notified by telephone within five (5) business days from the date of the draw and shall as a condition of the award of a prize, provide proof of their age and sign an Affidavit of Eligibility/Prize Acceptance and Release within five (5) business days of notification to be confirmed as a winner. If the winners decline to fulfill these conditions to collect the prize, their eligibility will be voided and another winner will be drawn from the pool of eligible entries.
10. Contact will be attempted using the Individual’s phone number as found in Scotiabank’s records. If the winners cannot be contacted after five (5) attempts by telephone within five (5) business days from the date of the draw The Bank has the right to draw an alternate name.
11. The winners agrees that The Bank will have the right without compensation or permission to publish their name, age and likeness in the media or otherwise, for related promotional purposes and/or in any forthcoming publicity by The Bank.
12. The use of your eligible Scotiabank account to make an eligible transaction constitutes your consent to participate in this Promotion and your consent for The Bank to obtain your name, address and other information for the lawful purpose of administering this Promotion and for other uses as permitted by applicable law.
13. Prizes are non-transferable.
14. The Bank reserves the right, in its sole discretion to void any and all entries.
15. This Promotion is approved by the National Lotteries Control Board.